

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: DUMAIS, PETER G

DUMAIS, LISA MARIE

§ Case No. 09-75759

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on December 30, 2009. The undersigned trustee was appointed on April 12, 2010.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 4,593.62

Funds were disbursed in the following amounts:

Administrative expenses 4.30

Payments to creditors 0.00

Non-estate funds paid to 3rd Parties 0.00

Payments to the debtor 0.00

Leaving a balance on hand of¹ \$ 4,589.32

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 06/22/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,148.41. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,148.41, for a total compensation of \$1,148.41. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/14/2010 By: /s/STEPHEN G. BALSLEY

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75759

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Period Ending: 07/14/10

Trustee: (330410) STEPHEN G. BALSLEY

Filed (f) or Converted (c): 12/30/09 (f)

§341(a) Meeting Date: 02/04/10

Claims Bar Date: 06/22/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	1311 Deer Run Trail Sandwich, Orig. Asset Memo: Imported from original petition Doc# 1	187,500.00	0.00	DA	0.00	FA
2	Rental property at 2459 Frost Dr., Aurora, IL 60 Orig. Asset Memo: Imported from original petition Doc# 1	150,000.00	9,939.00	DA	0.00	FA
3	Cash on hand. Orig. Asset Memo: Imported from original petition Doc# 1	50.00	0.00	DA	0.00	FA
4	Castle bank checking account Orig. Asset Memo: Imported from original petition Doc# 1	1,000.00	0.00	DA	0.00	FA
5	Earth Movers Credit Union savings account in ban Orig. Asset Memo: Imported from original petition Doc# 1	50.72	0.00	DA	0.00	FA
6	Household goods and furnishings audio, video, an Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00	DA	0.00	FA
7	Wearing apparel Orig. Asset Memo: Imported from original petition Doc# 1	200.00	0.00	DA	0.00	FA
8	Metropolitan Life Insurance whole life policy in Orig. Asset Memo: Imported from original petition Doc# 1	42,000.00	0.00	DA	0.00	FA
9	1998 Ford F-150 Orig. Asset Memo: Imported from original petition Doc# 1	2,000.00	0.00	DA	0.00	FA
10	2003 Ford F-150 Orig. Asset Memo: Imported from original petition Doc# 1	6,650.00	0.00	DA	0.00	FA
11	2007 Ford Mustang Orig. Asset Memo: Imported from original petition Doc# 1	11,325.00	0.00	DA	0.00	FA
12	2009 Ford Fusion Orig. Asset Memo: Imported from original petition	14,525.00	0.00	DA	0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75759

Trustee: (330410) STEPHEN G. BALSLEY

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Filed (f) or Converted (c): 12/30/09 (f)

\$341(a) Meeting Date: 02/04/10

Period Ending: 07/14/10

Claims Bar Date: 06/22/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
Doc# 1					
13 TAX REFUNDS (u)	4,593.00	4,593.00	DA	4,593.00	FA
Int INTEREST (u)	Unknown	N/A		0.62	FA
14 Assets Totals (Excluding unknown values)	\$420,193.72	\$14,532.00		\$4,593.62	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): July 7, 2010

Current Projected Date Of Final Report (TFR): July 14, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75759

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Taxpayer ID #: **-***7333

Period Ending: 07/14/10

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****56-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/23/10	{13}	Peter and Lisa Dumais	Non-Exempt portion of debtors 2009 income tax refund	1224-000	4,593.00		4,593.00
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.03		4,593.03
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.27		4,593.30
06/07/10	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/07/2010 FOR CASE #09-75759	2300-000		4.30	4,589.00
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.27		4,589.27
07/07/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.05		4,589.32
07/07/10		To Account #9200*****5666	Transfer to Closed Money Market Account	9999-000		4,589.32	0.00

ACCOUNT TOTALS	4,593.62	4,593.62	\$0.00
Less: Bank Transfers	0.00	4,589.32	
Subtotal	4,593.62	4.30	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,593.62	\$4.30	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75759

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Taxpayer ID #: **-***7333

Period Ending: 07/14/10

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****56-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
07/07/10		From Account #9200*****5665	Transfer to Closed Money Market Account	9999-000	4,589.32		4,589.32

ACCOUNT TOTALS	4,589.32	0.00	\$4,589.32
Less: Bank Transfers	4,589.32	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 9200-*****56-65	4,593.62	4.30	0.00
Checking # 9200-*****56-66	0.00	0.00	4,589.32
	\$4,593.62	\$4.30	\$4,589.32

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Claims Distribution Register

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Case: 09-75759 DUMAIS, PETER G

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
1	01/20/10	100	Ford Motor Credit Company LLC P O Box 6275 Dearborn, MI 48121 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> P O Box 6275 Dearborn, MI 48121 -----* * *	15,193.59	0.00 *	0.00	0.00	0.00
Claim No. 1 is allowed as a secured claim, but disallowed for purposes of distribution. The Bankruptcy Code having no provision for payment of secured claims out of the general funds of the Chapter 7 Bankruptcy Estate.								
Priority 100: 0% Paid								

Admin Ch. 7 Claims:

12/30/09	200	Barrick, Switzer, Long, Balsley & Van Evera 6833 Stalter Drive Rockford, IL 61108 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	1,318.00	1,318.00	0.00	1,318.00	1,318.00
12/30/09	200	STEPHEN G. BALSLEY 6833 STALTER DRIVE ROCKFORD, IL 61108 <2100-00 Trustee Compensation>	1,148.41	1,148.41	0.00	1,148.41	1,148.41
Total for Priority 200: 100% Paid			\$2,466.41	\$2,466.41	\$0.00	\$2,466.41	\$2,466.41
Total for Admin Ch. 7 Claims:			\$2,466.41	\$2,466.41	\$0.00	\$2,466.41	\$2,466.41

Unsecured Claims:

2	03/24/10	610	American Infosource Lp As Agent for World Financial Network National Bank As Gander Mountain Mastercard,PO Box 248872 Oklahoma City, OK 73124-8872 <7100-00 General Unsecured § 726(a)(2)> World Financial Network National Bank As Gander Mountain Mastercard,PO Box 248872 Oklahoma City, OK 731248872 -----* * *	3,092.17	3,092.17	0.00	3,092.17	152.40
3	03/30/10	610	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)> Citibank c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 -----* * *	912.80	912.80	0.00	912.80	44.99

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Claims Distribution Register

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Case: 09-75759 DUMAIS, PETER G

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
4	03/30/10	610	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)> Citibank c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 ***	997.67	997.67	0.00	997.67	49.17
5	04/03/10	610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145 <7100-00 General Unsecured § 726(a)(2)> PO Box 15145 Wilmington, DE 198505145 ***	690.99	690.99	0.00	690.99	34.06
6	04/06/10	610	Earthmover Cu Po Box 2937 Aurora, IL 60507 <7100-00 General Unsecured § 726(a)(2)> Po Box 2937 Aurora, IL 60507 ***	3,748.02	3,748.02	0.00	3,748.02	184.73
7	04/22/10	610	Chase Bank USA,N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas, TX 75374 <7100-00 General Unsecured § 726(a)(2)> c/o Creditors Bankruptcy Service P O Box 740933 Dallas, TX 75374 ***	1,148.41	1,148.41	0.00	1,148.41	56.60
8	05/14/10	610	WORLD'S FOREMOST BANK CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609 <7100-00 General Unsecured § 726(a)(2)> CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 685012609 ***	3,698.32	3,698.32	0.00	3,698.32	182.28
9	05/18/10	610	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809 <7100-00 General Unsecured § 726(a)(2)> by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 731248809	12,907.64	12,907.64	0.00	12,907.64	636.17

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Claims Distribution Register

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Case: 09-75759 DUMAIS, PETER G

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
10	06/04/10	610	Elan Financial Services Bankruptcy Department P.O. Box 5229 Cincinnati, OH 45201-5229 <7100-00 General Unsecured § 726(a)(2)> Bankruptcy Department P.O. Box 5229 Cincinnati, OH 452015229	8,876.84	8,876.84	0.00	8,876.84	437.51
11	06/11/10	610	GE Money Bank dba BASS PRO/GEMB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)> Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131	1,096.13	1,096.13	0.00	1,096.13	54.02
12	06/11/10	610	GE Money Bank dba DICK'S SPORTING GOODS/GEMB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)> Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131	2,503.83	2,503.83	0.00	2,503.83	123.41
13	06/11/10	610	GE Money Bank dba CARECREDIT/GEMB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)> Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131	1,104.69	1,104.69	0.00	1,104.69	54.45
14	06/11/10	610	GE Money Bank dba AMERICAN EAGLE Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)> Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131	679.48	679.48	0.00	679.48	33.49

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Claims Distribution Register

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Case: 09-75759 DUMAIS, PETER G

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
15	06/11/10	610	GE Money Bank dba IKEA CONSUMER Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)> Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 -----* * *	532.26	532.26	0.00	532.26	26.23
16	06/11/10	610	GE Money Bank dba LOWES CONSUMER Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)> Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 -----* * *	652.34	652.34	0.00	652.34	32.15
17	06/11/10	610	GE Money Bank dba JCPENNEY CREDIT SERVICES Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)> Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131 -----* * *	431.19	431.19	0.00	431.19	21.25
Total for Priority 610: 4.92866% Paid				\$43,072.78	\$43,072.78	\$0.00	\$43,072.78	\$2,122.91
Total for Unsecured Claims:				\$43,072.78	\$43,072.78	\$0.00	\$43,072.78	\$2,122.91
Total for Case :				\$60,732.78	\$45,539.19	\$0.00	\$45,539.19	\$4,589.32

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-75759
Case Name: DUMAIS, PETER G
Trustee Name: STEPHEN G. BALSLEY

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>STEPHEN G. BALSLEY</u>	\$ <u>1,148.41</u>	\$ <u></u>
<i>Attorney for trustee</i>	<u>Barrick, Switzer, Long, Balsley & Van Evera</u>	\$ <u>1,318.00</u>	\$ <u></u>
<i>Appraiser</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Accountant</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
<i>Fees,</i>	<u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
<i>Other</i>	<u></u>	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 43,072.78 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>2</u>	American Infosource Lp As Agent for	\$ <u>3,092.17</u>	\$ <u>152.40</u>
<u>3</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>912.80</u>	\$ <u>44.99</u>
<u>4</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>997.67</u>	\$ <u>49.17</u>
<u>5</u>	Chase Bank USA, N.A.	\$ <u>690.99</u>	\$ <u>34.06</u>
<u>6</u>	Earthmover Cu	\$ <u>3,748.02</u>	\$ <u>184.73</u>
<u>7</u>	Chase Bank USA, N.A.	\$ <u>1,148.41</u>	\$ <u>56.60</u>
<u>8</u>	WORLD'S FOREMOST BANK	\$ <u>3,698.32</u>	\$ <u>182.28</u>
<u>9</u>	Fia Card Services, NA/Bank of America	\$ <u>12,907.64</u>	\$ <u>636.17</u>
<u>10</u>	Elan Financial Services	\$ <u>8,876.84</u>	\$ <u>437.51</u>
<u>11</u>	GE Money Bank dba BASS PRO/GEMB	\$ <u>1,096.13</u>	\$ <u>54.02</u>

<u>12</u>	GE Money Bank dba DICK'S SPORTING GOODS/GEMB	\$ <u>2,503.83</u>	\$ <u>123.41</u>
<u>13</u>	GE Money Bank dba CARECREDIT/GEMB	\$ <u>1,104.69</u>	\$ <u>54.45</u>
<u>14</u>	GE Money Bank dba AMERICAN EAGLE	\$ <u>679.48</u>	\$ <u>33.49</u>
<u>15</u>	GE Money Bank dba IKEA CONSUMER	\$ <u>532.26</u>	\$ <u>26.23</u>
<u>16</u>	GE Money Bank dba LOWES CONSUMER	\$ <u>652.34</u>	\$ <u>32.15</u>
<u>17</u>	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$ <u>431.19</u>	\$ <u>21.25</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.